

**PSG COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS)**

**BCom (CS) DEGREE EXAMINATION DECEMBER 2019
(Sixth Semester)**

Branch - CORPORATE SECRETARYSHIP

BANKING AND FINANCIAL SERVICES

Time : Three Hours

Maximum : 75 Marks

SECTION-A (20 Marks)

Answer **ALL** questions

ALL questions carry **EQUAL** marks (10 x 2 = 20)

- 1 What is fire insurance contract?
- 2 Who are trustees?
- 3 Define Cheque.
- 4 What is branch banking system?
- 5 What is Mari time perils?
- 6 Define banker.
- 7 What are financial services?
- 8 What is close ended mutual fund?
- 9 What is general crossing?
- 10 Compare mutual fund with other forms of saving?

SECTION - B (25 Marks)

Answer **ALL** Questions

ALL Questions Carry **EQUAL** Marks (5 x 5 = 25)

- 11 a Explain the functions of Fire Insurance.
OR
b How is marine insurance classified?
- 12 a State the strategy to be adopted for restructuring financial system.
OR
b What is cash credit system? State its merits and demerits.
- 13 a Enumerate the features of Cheques.
OR
b State the circumstance for dishonoring customers cheque.
- 14 a Explain different types of customer.
OR
b Enumerate the features of saving account.
- 15 a List out the attributes of mutual fund.
OR
b Who are the parties of mutual fund? Explain.

SECTION - C (30 Marks)

Answer any **THREE** Questions

ALL Questions Carry **EQUAL** Marks (3 x 10 = 30)

- 16 What are the elements of fire insurance contract?
- 17 State the obligations of a banker.
- 18 List out SEBI guidelines for mutual fund.
- 19 What are the differences between branch banking and unit banking?
- 20 What are the precautions to be taken by paying banker?